

EXHIBIT

A



P.O. Box 130424
Roseville, MN 55113
(800) 495-1578
Fax: (651) 367-2005

December 12, 2008

Tracy Humphrey
55 Buttonwood Road
Cortlandt Manor, NY 10567

Re: Debtor(s): Tracy Humphrey
Bky. No. 08-23404-ASH
Acct. No. 020-9086-56415
Collateral: U03 CHEVK1500 VIN 3GNFK16Z93G200026

Dear Tracy Humphrey:

This letter is in response to your recent request that GMAC resume sending to you invoices on your account. By signing this letter, you acknowledge that you have requested that GMAC send to you invoices during and after your bankruptcy and agree to the representations contained in this letter.

GMAC has advised you that it cannot attempt to collect payments from you while your account is in bankruptcy. GMAC did not ask you to request these invoices. You agree that GMAC is not attempting to collect the indebtedness or otherwise violate the Bankruptcy Code by sending you these invoices that you requested.

To begin receiving the invoices that you requested, please sign and return this letter to the address listed above.

Sincerely,

GMAC

By

A handwritten signature in black ink, appearing to read 'D. Leitheiser', is written over a horizontal line.

D. Leitheiser
Bankruptcy Specialist
(800) 495-1578 ext. 2087

Agreed:

A handwritten signature in black ink, appearing to read 'Tracy Humphrey', is written over a horizontal line.
Debtor(s)

11/09/2008 00:00:00

TRACY E HUMPHREY 55 BUTTONWOOD ROAD CORTLANDT MANOR, NY 10567		520
		1-1367/280 444
Pay to the Order of <u>GMAC Financing</u>		<u>January 1, 2009</u> Date
<u>Seven hundred thirty three</u> ⁶⁰ / ₁₀₀ Dollars		\$ <u>733.60</u>
Commerce Bank America's Most Convenient Bank® 1-800-YES-2000 <small>Commerce Bank is a trade name of TD Bank, N.A.</small>		<small>Security Features Outline of Bank</small>
For <u>ACCOUNT # 020-9080-56415</u> <u>November + December payments.</u>		<u>Tracy E. Humphrey</u>
⑆026013673⑆		7916598654 0520

Harland Chase